

means for repeating the steps of receiving, storing, computing a running total, and transmitting until the savings goal is reached.

**20.** The system of claim **19** further comprising means for periodically transferring an amount of money to a bank account equal to at least some of the running total.

**21.** The system of claim **19** further comprising means for creating a report showing progress made towards the savings goal.

**22.** The system of claim **19** further comprising means for transmitting a message to a friend indicating progress made towards the savings goal, and means for receiving a message from the friend commenting on the savings goal.

**23.** The system of claim **19** further comprising means for selecting a savings goal from a library of goals.

**24.** The system of claim **19** further comprising means for publishing reports about the savings goal to at least one of an email address, a web site, a blog, a micro-blog, a social networking site, and a web application.

**25.** A system for saving money with mobile devices comprising:

at least one communication network, the at least one communication network comprising a wireless network, and the internet;

a plurality of mobile devices operable to send and receive electronic messages, the plurality of mobile devices in wireless communication with the at least one communication network, each of the plurality of mobile devices belonging to a user of a plurality of users, the plurality of users having a savings goal; and

a computer in communication with the at least one communication network, the computer comprising a storage device and a microprocessor, the storage device comprising computer executable code which when executed by the microprocessor causes the computer to:

(a) receive a first electronic message from a first mobile device of the plurality of mobile devices, the first electronic message comprising a description by the user of the first mobile device and an amount of money not;

wherein the first electronic message is received from the first mobile device around the same time as the user of the first mobile device decides not to purchase the service or product;

(b) store the description and the amount in a database;

(c) compute a running total of the amount of money not spent;

(d) transmit a second electronic message to all of the plurality of mobile devices except the first mobile device, the second electronic message comprising the description, amount, and an identifier identifying the user of the first mobile device; and

(e) repeat (a)-(d) until the savings goal is reached.

**26.** The system of claim **25** further comprising computer executable code which when executed by the microprocessor causes the computer to do at least one of the following:

transmit an electronic message reminder to transfer money to a bank account;

create a report showing progress made towards the savings goal; and

transmit a message to a friend indicating progress made towards the savings goal and receive a message from a friend commenting in the savings goal.

**27.** The system of claim **25** further comprising an electronic bank account in communication with the at least one communication network.

**28.** The system of claim **25** wherein the computer is one of the devices of the plurality of mobile device.

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